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Appeal  
Brief  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
ON APPEAL FROM THE EXAMINER TO THE BOARD  
OF PATENT APPEALS AND INTERFERENCES

In re Application of: SOLOMON, et al.  
Serial No.: 09/470,582  
Filing Date: December 22, 1999  
Group Art Unit: 3622  
Examiner: Mussie Tesfamariam  
Title: REBATE PROCESSING SYSTEM AND METHOD  
PROVIDING PROMOTIONS DATABASE AND  
INTERFACE

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BOARD OF APPEALS AND INTERFERENCES  
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Name: Willie Jiles  
Willie Jiles  
Date: November 22, 2002

Dear Sir:

APPEAL BRIEF

Appellants have appealed to this Board from the decision of the Examiner, contained in a Final Office Action mailed June 27, 2002, finally rejecting Claims 1, 2, 4-14, 16-26, 28-32 and 34-38. Appellants mailed a Notice of Appeal on September 23, 2002. Appellants respectfully submit this Appeal Brief, in triplicate under 37 C.F.R. § 1.17(c).

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### **REAL PARTY IN INTEREST**

The real party in interest for this Application under appeal is Parago, Inc. of Dallas, Texas.

### **RELATED APPEALS AND INTERFERENCES**

There are no other appeals or interferences known to the Appellants, the undersigned Attorney for Appellants, or the Assignee that will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

### **STATUS OF CLAIMS**

Claims 1, 2, 4-14, 16-26, 28-32 and 34-38 were rejected in the Final Office Action mailed June 27, 2002. Claims 1, 2, 4-14, 16-26, 28-32 and 34-38 are all presented for appeal and are set forth in Appendix A.

### **STATUS OF AMENDMENTS**

Appellants filed an amendment to Claim 11 after the Final Office that would have changed Claim 11 to depend from Claim 9 instead of Claim 8. Appellants presented this amendment to correct an improper dependency resulting from a typographical error.

The Examiner refused to enter the amendment, stating that it would raise new issues that would require further consideration and/or search. Thus the proposed amendment was not entered, and Claim 11, as currently presented for appeal, depends from Claim 8.

### **SUMMARY OF INVENTION**

Traditional rebates offer cash back to customers who fulfill a set of requirements after purchasing a product. *Specification*, at p. 2, ll. 2-18. For example, after purchasing a computer bearing a rebate, the purchaser may submit physical documentation to receive cash back from the computer manufacturer. These post-purchase requirements give rebate programs an advantage over other types of product discounts, such as coupons. For example, since coupon discounts apply at product purchase, the customer pays a reduced price at the purchase. With a rebate, the customer pays full price and then must perform tasks to receive

the rebate. If the customer fails to appropriately perform the tasks, the rebate is never paid. Therefore, a rebate can generate a sale without ever being redeemed, whereas a coupon that generates a sale is inherently used to discount the purchase price.

The present invention encompasses a number of embodiments for automating, consolidating, and streamlining rebate processes, while maintaining key aspects of rebate programs that provide enhanced value. *Id.*, at p. 3, ll. 2-11. A rebate processing center provides a unified system for managing information relating to rebate promotions, processing rebate requests, and interfacing with rebate sponsors and consumers. *Id.*, at p. 8, l. 21 - p. 9, l. 8.

The information managed by the rebate processing center can include rebate promotion data and transaction information relating to product purchases. *Id.*, at p. 10, ll. 9-23. The rebate promotion data details information relating to rebate offers, such as sponsor information, product information, rebate requirements, disbursement options, and statistical information. *Id.*, at Fig. 3 and p. 10, l. 31 - p. 13, l. 14. For example, data for a particular rebate promotion may indicate the promotion sponsor, a product identifier, documentation required to receive the rebate, valid purchase dates for the promotion, various options for receiving the rebate, and statistics for the promotion. *Id.* The transaction information details purchases of products by consumers and tracks consumer activities to fulfill rebate requirements. *Id.*, at Fig. 4. and p. 13, l. 15 - p. 16, l. 18. For example, the transaction information may include an entry identifying a consumer, a product, a promotion, and purchase information. *Id.* To process rebates, the rebate processing center associates the promotion and transaction information to identify consumers who have satisfied rebate requirements.

The rebate processing center may also enable interaction with promotion sponsors and with consumers. *Id.*, at Figs. 5-10. Particular embodiments of the processing center provide promotion status reports to promotion sponsors. *Id.*, at Fig. 10. A promotion report may detail statistical information such as a breakage rate, which attempts to track the rate at which products bearing a rebate are sold, but the rebate is not successfully claimed. *Id.* The breakage rate can be key information for a sponsor, since this rate may influence pricing decisions on future promotions.

In addition to the promotion reports, the rebate processing center may provide status updates to consumers. *Id.*, at p. 14, ll. 16-27. For example, using contact information, such as an email address provided by a consumer, the rebate processing center can provide status updates at appropriate times. This and other user interfacing aspects can enhance the consumer's satisfaction with the rebate process, even though the system as a whole maintains the potential for breakage.

According to particular embodiments, the rebate processing center enables consumers to select between various disbursement options for receiving an authorized rebate. *Id.*, at p. 12, ll. 12-23 and Fig. 9. For example, the disbursement options for a rebate may include \$5.00 cash back or a \$15.00 purchase credit. By providing options with different cash values to the recipient, the rebate processing center can incent consumers to choose options other than cash. This can, in turn, drive increased sales while maintaining consumer satisfaction.

## ISSUES

I. Whether Claims 1, 2, 4, 6-12, 14, 16-24, 26, and 28-31 are unpatentable under 35 U.S.C. § 103(a) over U.S. Patent No. 6,035,280 issued to Christensen ("Christensen") in view of U.S. Patent No. 6,233,564 issued to Schulze, Jr. ("Schulze") and U.S. Patent No. 5,893,080 issued to McGurl, et al. ("McGurl").

II. Whether Claims 5, 13, and 25 are unpatentable under 35 U.S.C. § 103(a) over *Christensen* in view of *Schulze*, *McGurl*, and U.S. Patent No. 5,999,914 issued to Blinn, et al. ("Blinn").

III. Whether Claims 32 and 34-37 are unpatentable under 35 U.S.C. § 103(a) over *Christensen* in view of U.S. Patent No. 5,950,173 issued to Perkowski ("Perkowski").

IV. Whether Claim 38 is unpatentable under 35 U.S.C. § 103(a) over *Christensen* in view *Perkowski* and *Blinn*.

## GROUPING OF CLAIMS

For purposes of this Appeal, Appellants request the following claim groupings for the four issues presented:

- I. For this issue, Appellants request:
  - A. that Claims 1, 4, 6-12, 14, 19-24, 26, 30, and 31 stand or fall together; and
  - B. that Claims 2, 16-18, 28, and 29 stand or fall together.
- II. For this issue, Claims 5, 13, and 25 stand or fall together.
- III. For this issue, Claims 32 and 34-37 stand or fall together.
- IV. For this issue, only Claim 38 is presented.

## ARGUMENT

I. **The Examiner rejects Claims 1, 2, 4, 6-12, 14, 16-24, 26 and 28-31 under 35 U.S.C. § 103(a) as unpatentable over *Christensen* in view of *Schulze* and *McGurl*.**

**A. *Claims 1, 4, 6-12, 14, 19-24, 26, 30, and 31.***

Appellants' Claim 8 recites:

An apparatus for rebate processing, comprising:

a first memory operable to store promotion information describing a plurality of promotions, the promotion information comprising, for each of the promotions, a promotion sponsor identifier, a promotion identifier, promotion requirements, and at least one disbursement option;

a second memory operable to store transaction information indicating a plurality of product purchases, the transaction information comprising, for each of the purchases, a consumer identifier, a rebate request status, and a promotion identifier matching to a selected one of the promotions; and

a processor operable to process rebate requests by associating the product purchases with the promotions using the promotion identifiers and determining whether selected transaction information for the purchases satisfies the rebate requirements for the promotions, the processor further operable to provide rebate status updates to the consumers using the rebate request statuses and to generate promotion reports, a promotion report comprising selected promotion information for at least one of the promotions having a particular promotion sponsor identifier.

Appellants respectfully submit that *Christensen*, *Schulze* and *McGurl*, taken alone or in combination, fail to teach or suggest all elements of Appellants' claims. For example, Claim 8 includes:

a processor operable to process rebate requests by associating the purchases with the promotions using the promotion identifiers and determining whether selected transaction information for the purchases satisfies the rebate requirements for the promotions, the processor further operable to provide rebate status updates to the consumers using the rebate request statuses and to generate promotion reports, a promotion report comprising selected promotion information for at least one of the promotions having a particular promotion sponsor identifier.

None of the cited references teach or suggest this element and its operation. The Examiner admits, on pages 3-4 of the Final Action, that *Christensen* fails to disclose "a processor operable to process rebate requests by associating the purchases with the promotions." As teaching of the processor element, the Examiner points to portions of *Schulze*, such as a figure that shows a processor. Other portions of *Schulze* identified by the Examiner detail marketing techniques (col. 1, ll. 13-19); collection of consumer information (col. 4, ll. 50-67); the use of processors (col. 5, ll. 49-53); and printing of coupons for consumers (col. 11, ll. 10-18). However, *Schulze* fails to teach or suggest the processor operations detailed in Appellants' Claim 8. Thus the combination proposed by the Examiner, even if appropriate, fails to teach or suggest all elements of Appellants' Claim 8.

Furthermore, Applicant respectfully submits that the combination of *Christensen*, *Schulze* and *McGurl* is improper because the Examiner has not identified in the prior art any teaching, suggestion, or motivation to combine the references. The mere fact that the prior art may be modified in the manner suggested by the Examiner does not make the

modification obvious unless the prior art suggested the desirability of the modification. *In re Fritch*, 972 F.2d 1260, U.S.P.Q.2d 1780 (Fed. Cir. 1992).

In the present case, the Examiner attempts to combine three references. For the combination with *McGurl*, the Examiner simply states that it would improve *Christensen* to include features of *McGurl*. *Final Action of June 27, 2002*, at p. 3. Moreover, for the combination with *Schulze*, the Examiner merely states that it would have been obvious “to modify *Christensen*’s system such that it will have a processor to process rebate requests.” *Id.*, at p. 4. As support for this modification, the Examiner claims that “it would improve *Christensen*’s system to gather rebate request information particularly on purchased products.” *Id.* However, these conclusory statements are legally insufficient to support a combination of the references. Therefore, the proposed combination of *Christensen*, *Schulze* and *McGurl* is improper and thus cannot support the rejection.

In addition, even if *Christensen* is modified to include the Examiner’s proposed processor for gathering rebate request information, this fails to teach or suggest all limitations of:

a processor operable to process rebate requests by associating the purchases with the promotions using the promotion identifiers and determining whether selected transaction information for the purchases satisfies the rebate requirements for the promotions, the processor further operable to provide rebate status updates to the consumers using the rebate request statuses and to generate promotion reports, a promotion report comprising selected promotion information for at least one of the promotions having a particular promotion sponsor identifier.

Thus, the proposed combination of *Christensen*, *Schulze* and *McGurl* fails to teach or suggest all elements of Appellants’ Claim 8. Independent Claims 1 and 20 include limitations that, for reasons similar to those discussed above, are not taught or suggested by the proposed combination. Therefore, Appellants respectfully request full allowance of Claims 1, 4, 6-12, 14, 19-24, 26, 30, and 31.

***B. Claims 2, 16-18, 28, and 29.***

While Appellants have demonstrated the patentability of the independent claims from which these claims depend, Claims 2, 16-18, 28, and 29 include separately patentable features from Claims 1, 4, 6-12, 14, 19-24, 26, 30, and 31. For example, Claim 16, which depends from Claim 8, recites:

wherein at least one promotion comprises a plurality of disbursement options for receiving an authorized rebate, at least one of the plurality of disbursement options having a cash value to a recipient different than another one of the plurality of disbursement options.

The other claims of this group include similar aspects to those in Claim 16. These aspects provide separately patentable features, since the ability to offer these types of disbursement options may accord the system a number of advantages. For example, as previously discussed, the use of disbursement options with differing cash values can help drive consumer actions and increase sales for a rebate sponsor.

As teaching of the elements of Claim 16, the Examiner cites to *McGurl*. In general, *McGurl* discloses a system that facilitates electronic payments and, in particular, electronic funds transfer (EFT) of payments based on selections by users. *McGurl*, col. 2, ll. 50-64. In describing the system, *McGurl* contemplates users selecting between methods of disbursement, and identifies this as a selection between “whether the disbursement is desired by EFT or printed negotiable instrument.” *Id.*, at col. 5, ll. 10-11. However, *McGurl* fails to teach or suggest “a plurality of disbursement options for receiving an authorized rebate,” and more specifically, *McGurl* fails to teach or suggest “at least one of the plurality of disbursement options having a cash value to a recipient different than another one of the plurality of disbursement options.” Therefore, the proposed combination, even if appropriate, fails to teach or suggest all elements of the claims, and thus Appellants respectfully request full allowance of Claims 2, 16-18, 28, and 29.

**II. The Examiner rejects Claim 5, 13, and 25 under 35 U.S.C. § 103(a) as unpatentable over *Christensen* in view of *Schulze*, *McGurl*, and *Blinn*.**

Appellants' Claim 13 recites:

The apparatus of Claim 8, further comprising an interface operable to communicate one of the promotion reports to a promotion sponsor, the communicated promotion report comprising a number of rebate requests and a breakage rate for each promotion associated with the promotion sponsor.

The Examiner admits, on page 14 of the Final Action, that *Christensen* fails to teach all aspects of Claim 13. In particular, the Examiner states that *Christensen* "specifically fails to disclose a breakage rate for each promotion associated with a promotion sponsor." As teaching of this element, the Examiner cites to several portions of *Blinn*, including one that details "merchant-defined information, including promotion rank, promotion start and stop dates, shopper eligibility information, promoted items, and so forth." *Blinn*, col. 2, ll. 2-4. However, this information fails to show reporting of breakage rate. Moreover, this combination fails to show communicating a report to a promotion sponsor, nor does it show promotion reports comprising a number of rebate requests and a breakage rate for each promotion associated with a promotion sponsor. Also, *Blinn* fails to introduce any of the elements discussed above with respect to Claim 8 that are not taught or suggested by *Christensen*, *McGurl* or *Schulze*.

The Examiner rejects Claim 5 based on the same combination and rejects Claim 25 based only on the combination of *Christensen*, *Schulze*, and *Blinn* (*McGurl* is not included in the rejection of Claim 25). However, for the reasons discussed above with respect to Claim 13, these combinations are inappropriate to sustain the rejections. Therefore, Appellants respectfully request full allowance of Claims 5, 13, and 25.

**III. The Examiner rejects Claim 32 and 34-37 under 35 U.S.C. § 103(a) as unpatentable over *Christensen* in view *Perkowski*.**

Appellants' Claim 32 recites:

A computer-based interface for facilitating rebate processing, the interface operable to:

display a plurality of fields for entry by a user to create a promotion for a product bearing a rebate;

receive promotion information for the promotion, the promotion information comprising a product identifier and a plurality of disbursement options for receiving an authorized rebate, at least one of the disbursement options having a cash value to a recipient different than another one of the disbursement options;

communicate promotion information to a remote rebate processing center; and

receive a status of the promotion based on purchases of the product, the status indicating a number of rebate requests for the promotion and a number of authorized rebates fulfilled for each of the disbursement options for the promotion.

Appellants respectfully submit that *Christensen* and *Perkowski*, taken alone or in combination, fail to teach or suggest all elements of Appellants' Claim 32. For example, Claim 32 recites an interface operable to:

receive promotion information for the promotion, the promotion information comprising a product identifier and a plurality of disbursement options for receiving an authorized rebate, at least one of the disbursement options having a cash value to a recipient different than another one of the disbursement options.

The Examiner admits in the Final Action, in dealing with Claim 1 at page 3, that *Christensen* fails to disclose a plurality of disbursement options. The Examiner fails to identify any teaching in regarding disbursement options. Therefore, the Examiner's admissions show that the combination of *Christensen* and *Perkowski* fails to teach or suggest all elements of Appellants' Claim 32.

In the discussion relating to Claim 34, the Examiner refers to teachings of *McGurl*. Therefore, Appellants feel compelled to respond based on the Examiner's apparent mistake in not listing *McGurl* as relied upon for the rejection. However, even if included, Appellants

have shown above that *McGurl* fails to teach or suggest elements of Claim 32 relating to disbursement options. Therefore, the combination of *Christensen* and *Perkowski* (and potentially *McGurl*) fails to teach or suggest all elements of Appellants' Claim 32.

Moreover, as with the previous combinations, the Examiner has failed to identify in the prior art any teaching, suggestion, or motivation to combine the references. As teaching of the combination of *Christensen* and *Perkowski*, the Examiner merely states on page 16 of the Final Action that:

it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify *Christensen*'s system such that it will have promote [sic] based on purchases of the product. This is because it would improve *Christensen*'s system to generate promoted products.

This fails to provide any teaching, suggestion, or motivation in the prior art to combine *Christensen* and *Perkowski*, let alone *Christensen*, *Perkowski*, and *McGurl*. For all these reasons, Appellants respectfully request full allowance of Claim 32 and its dependent claims 34-37.

**IV. The Examiner rejects Claim 38 under 35 U.S.C. § 103(a) as unpatentable over *Christensen* in view of *Perkowski* and *Blinn*.**

Claim 38 includes limitations that, for reasons similar to those discussed above with respect to Claim 13, are not taught or suggested by the proposed combination. Moreover, *Blinn* fails to introduce any of the elements discussed above with respect to Claim 32 that are not taught or suggested by *Christensen* or *Perkowski* (or *McGurl*). Therefore, Appellants respectfully request full allowance of Claim 38.

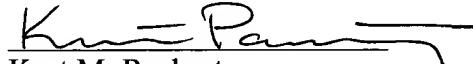
**CONCLUSION**

Appellants have demonstrated that the present invention, as claimed in 1, 2, 4-14, 16-26, 28-32 and 34-38, is patentably distinct from the cited art. Accordingly, Appellants respectfully request that the Board reverse the final rejection of the Examiner and instruct the Examiner to issue a Notice of Allowance of Claims 1, 2, 4-14, 16-26, 28-32 and 34-38.

This Appeal Brief is being submitted in triplicate. Appellants enclose a check in the amount of \$320.00 to cover the fee for this Appeal Brief. The Commissioner is hereby authorized to charge any extra fees or credit any overpayments to Deposit Account No. 02-0384 of Baker Botts L.L.P.

Respectfully submitted,

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**APPENDIX A - CLAIMS PRESENTED ON APPEAL**

1. A system for rebate processing, comprising:

a plurality of first devices associated with promotion sponsors, the first devices operable to communicate information describing promotions to a rebate processing center;

a plurality of second devices associated with consumers, the second devices operable to communicate information indicating purchases of products to the rebate processing center; and

the rebate processing center, comprising:

a first memory operable to store promotion information describing the promotions available for the purchases, the promotion information comprising, for each of the promotions, a promotion sponsor identifier indicating a selected one of the promotion sponsors, a promotion identifier, promotion requirements, and at least one disbursement option;

a second memory operable to store transaction information indicating the purchases of the products, the transaction information comprising, for each of the purchases, a consumer identifier, a rebate request status, and a promotion identifier matching to a selected one of the promotions; and

a processor operable to process rebate requests by associating the purchases with the promotions using the promotion identifiers and determining whether selected transaction information for the purchases satisfies the rebate requirements for the promotions, the processor further operable to provide rebate status updates to the consumers using the rebate request statuses and to generate promotion reports, a promotion report comprising selected promotion information for at least one of the promotions having a particular promotion sponsor identifier.

2. The system of Claim 1, wherein the promotion information comprises, for at least one of the promotions, a plurality of disbursement options for receiving an authorized rebate, at least one of the plurality of disbursement options having a cash value to a recipient different than another one of the plurality of disbursement options.

4. The system of Claim 1, wherein the second devices are further operable to output a rebate request form in a format suitable for mailing.

5. The system of Claim 1, wherein at least one first device is operable to receive one of the promotion reports, the received promotion report comprising a number of rebate requests and a breakage rate for each promotion associated with a promotion sponsor.

6. The system of Claim 1, wherein at least one second device is operable to receive one of the rebate status updates from the rebate processing center, the received rebate status update indicating the rebate request status for rebate requests submitted to the rebate processing center by a user of the second device.

7. The system of Claim 1, wherein at least one second device is operable to receive an authorization upon approval of a rebate request, the authorization having a plurality of selectable disbursement options.

8. An apparatus for rebate processing, comprising:

a first memory operable to store promotion information describing a plurality of promotions, the promotion information comprising, for each of the promotions, a promotion sponsor identifier, a promotion identifier, promotion requirements, and at least one disbursement option;

a second memory operable to store transaction information indicating a plurality of product purchases, the transaction information comprising, for each of the purchases, a consumer identifier, a rebate request status, and a promotion identifier matching to a selected one of the promotions; and

a processor operable to process rebate requests by associating the product purchases with the promotions using the promotion identifiers and determining whether selected transaction information for the purchases satisfies the rebate requirements for the promotions, the processor further operable to provide rebate status updates to the consumers using the rebate request statuses and to generate promotion reports, a promotion report comprising selected promotion information for at least one of the promotions having a particular promotion sponsor identifier.

9. The apparatus of Claim 8, further comprising an interface operable:

to receive promotion information from a plurality of promotion sponsors describing the promotions;

to receive transaction information from a plurality of consumers indicating the product purchases.

10. The apparatus of Claim 9, wherein the interface is operable to receive information electronically using the Internet.

11. The apparatus of Claim 8, wherein the interface is operable to receive transaction information entered from a rebate request form mailed by a purchaser of a product.

12. The apparatus of Claim 8, further comprising an interface operable to communicate one of the promotion reports to a promotion sponsor in response to a request from the promotion sponsor.

13. The apparatus of Claim 8, further comprising an interface operable to communicate one of the promotion reports to a promotion sponsor, the communicated promotion report comprising a number of rebate requests and a breakage rate for each promotion associated with the promotion sponsor.

14. The apparatus of Claim 8, further comprising an interface to communicate an authorization to a consumer upon approving a rebate request, the authorization having a plurality of selectable disbursement options.

16. The apparatus of Claim 8, wherein at least one promotion comprises a plurality of disbursement options for receiving an authorized rebate, at least one of the plurality of disbursement options having a cash value to a recipient different than another one of the plurality of disbursement options.

17. The apparatus of Claim 16, wherein the disbursement options comprise a cash rebate and a credit voucher.

18. The apparatus of Claim 16, wherein at least one promotion comprises:  
a product identifier;  
an end date for the promotion; and  
a geographic target for the promotion.

19. The apparatus of Claim 8, wherein at least one transaction comprises:  
personal information of the purchaser of the product; and  
purchase information.

20. A method for rebate processing, comprising:

storing promotion information describing a plurality of promotions, the promotion information comprising, for each of the promotions, a promotion sponsor identifier, a promotion identifier, promotion requirements, and at least one disbursement option;

storing transaction information indicating a plurality of product purchases, the transaction information comprising, for each of the purchases, a consumer identifier indicating one of the consumers and a promotion identifier matching to a selected one of the promotions;

processing rebate requests by associating the product purchases with the promotions using the promotion identifiers, wherein processing a rebate request for a selected one of the purchases comprises determining whether transaction information for the selected purchase satisfies the rebate requirements for the promotion indicated by the promotion identifier for the selected purchase;

providing rebate status updates to the consumers using the rebate request statuses; and

generate promotion reports, a promotion report comprising selected promotion information for at least one of the promotions having a particular promotion sponsor identifier.

21. The method of Claim 20, further comprising:

receiving, from a plurality of promotion sponsors, promotion information describing the promotions; and

receiving, from a plurality of consumers, transaction information indicating the product purchases.

22. The method of Claim 21, wherein the steps of receiving are performed electronically using the Internet.

23. The method of Claim 21, further comprising the step of receiving transaction information entered from a rebate request form mailed by a purchaser of a product.

24. The method of Claim 21, further comprising:

receiving a request from a promotion sponsor for a status of promotions associated with the promotion sponsor;

determining a promotion sponsor identifier for the promotion sponsor;

generating a promotion report for at least one of the promotions associated with the determined promotion sponsor identifier; and

communicating the generated promotion report to the promotion sponsor.

25. The method of Claim 24, wherein the generated promotion report comprises a number of rebate requests and a breakage rate for each promotion associated with the promotion sponsor.

26. The method of Claim 20, further comprising:

approving a rebate request;

communicating an authorization to a consumer upon approving the rebate request, the authorization having a plurality of disbursement options; and

receiving a selection of the disbursement options.

28. The method of Claim 20, wherein at least one promotion comprises a plurality of disbursement options for receiving an authorized rebate, at least one of the plurality of disbursement options having a cash value to a recipient different than another one of the plurality of disbursement options.

29. The method of Claim 28, wherein the disbursement options comprise a cash rebate and a credit voucher.

30. The method of Claim 20, wherein at least one promotion comprises:

a product identifier;

an end date for the promotion; and

a geographic target for the promotion.

31. The method of Claim 20, wherein at least one transaction comprises:  
personal information of the purchaser of the product; and  
purchase information.

32. A computer-based interface for facilitating rebate processing, the interface operable to:

display a plurality of fields for entry by a user to create a promotion for a product bearing a rebate;

receive promotion information for the promotion, the promotion information comprising a product identifier and a plurality of disbursement options for receiving an authorized rebate, at least one of the disbursement options having a cash value to a recipient different than another one of the disbursement options;

communicate promotion information to a remote rebate processing center; and

receive a status of the promotion based on purchases of the product, the status indicating a number of rebate requests for the promotion and a number of authorized rebates fulfilled for each of the disbursement options for the promotion.

34. The computer-based interface of Claim 33, wherein the disbursement options comprise a cash rebate and a credit voucher.

35. The computer-based interface of Claim 32, wherein promotion information comprises:

a product identifier;  
an end date for the promotion; and  
a geographic target for the promotion.

36. The computer-based interface of Claim 32, wherein the interface is operable to receive and communicate promotion information repeatedly to create a plurality of promotions for the remote rebate processing center.

37. The computer-based interface of Claim 32, wherein the interface is web-based and is further operable to communicate promotion information and receive a status of the promotion electronically using the Internet.

38. The computer-based interface of Claim 32, wherein the status of the promotion comprises:

- a number of rebate requests; and
- a breakage rate.